EXHIBIT A

Claims	Examiner	Comments
1. (previously presented) A		
computer-implemented method for		
providing pricing for a transaction, the		
method comprising:		
receiving into a computer storage,	B col. 7	In this embodiment, the customer user 203 and the merchant
digital data descriptive of an amount	Lines 25-	user 303 have established and agreed upon a product to be
of a first currency relating to a price of	34	purchased at a price the merchant user 303 will accept. This
a deliverable involved in a transaction;		product and price are referred to herein as the "agreed
		product" and the "agreed price", respectively.
		Having agreed upon the product and the price, the merchant
		computer 300 transmits a first set of data to the server 100.
		This first set of data includes the agreed price that the
		merchant user 303 is willing to receive for his product.

B col. 9 Alternatively, the server 100 could approve the transaction if determining with a processor operative with executable software, a cost for lines 11the amount in the merchant accepted currency A(MAC) is 39 credit to be extended to a buyer, less than the price in the merchant accepted currency wherein the credit is extended based P(MAC). In this instance, the server 100 may absorb differentials (as where the cost associated with disapproving upon one or more transaction factors; . the transaction and reprocessing it exceeds the differential). Acceptable differentials may be dependent upon the creditworthiness of the customer user 203 or the merchant user 303, the acceptable deficit balance that the customer user 203 or the merchant user 303 are allowed to incur, or other market conditions such as, for example, fluctuations in exchange rates. These acceptable differentials are referred to with respect to each party of the transaction as a "risk range". Also, in the case where the amount in the merchant accepted currency A(MAC) is less than the price in the merchant accepted currency P(MAC) but within a predetermined range, the server 100 could record the differentials as they occur and collect them from the customer user 203 at a later time. This range is contemplated as being a small range and is referred to herein as the "payment range". The payment range may be predetermined by the customer user 203 or preferably, by the server 100. For the purpose of this application, the amount in the customer selected currency A(CSC) is equal to the amount in the customer selected currency A(CSC) plus or minus the payment range. The payment range thus defines the amount of conversion error permitted in the transaction.

calculating with the processor, a cost	B col. 8	The current exchange rate data is preferably maintained by
for exchange of the first currency to a	lines 49-	the entity charged with approving the transaction. Thus, in
second currency, wherein the cost of	58	this embodiment, the server 100 may obtain it from a
exchange is based upon one or more		currency broker or bank. In a further aspect of this
transaction factors, and		embodiment, the approving entity may decide to buy and sell
		currencies and establish its own exchange rates. In addition,
		as the server 100 has the opportunity to aggregate
		transactions prior to committing to actually exchange
		currency with an external agency, it may obtain preferential
		exchange rates by converting money in relatively large units.
is effective for a predetermined period	B col. 8	The current exchange rate data is preferably maintained by
of time; and	lines 49-	the entity charged with approving the transaction. Thus, in
	58	this embodiment, the server 100 may obtain it from a
		currency broker or bank. In a further aspect of this
		embodiment, the approving entity may decide to buy and sell
		currencies and establish its own exchange rates. In addition,
		as the server 100 has the opportunity to aggregate
		transactions prior to committing to actually exchange
		currency with an external agency, it may obtain preferential
		exchange rates by converting money in relatively large units.

calculating with the processor, an	B col. 9	Alternatively, the server 100 could approve the transaction if
aggregate price for the deliverable,	lines 11-	the amount in the merchant accepted currency A(MAC) is
wherein the aggregate price comprises	39	less than the price in the merchant accepted currency
an aggregate of the cost of credit, the		P(MAC). In this instance, the server 100 may absorb
cost for exchange of currency and		differentials (as where the cost associated with disapproving
		the transaction and reprocessing it exceeds the differential).
		Acceptable differentials may be dependent upon the
		creditworthiness of the customer user 203 or the merchant
		user 303, the acceptable deficit balance that the customer
		user 203 or the merchant user 303 are allowed to incur, or
		other market conditions such as, for example, fluctuations in
		exchange rates. These acceptable differentials are referred to
		with respect to each party of the transaction as a "risk range".
		Also, in the case where the amount in the merchant accepted
		currency A(MAC) is less than the price in the merchant
	:	accepted currency P(MAC) but within a predetermined
		range, the server 100 could record the differentials as they
		occur and collect them from the customer user 203 at a later
		time. This range is contemplated as being a small range and
		is referred to herein as the "payment range". The payment
		range may be predetermined by the customer user 203 or
		preferably, by the server 100. For the purpose of this
		application, the amount in the customer selected currency
		A(CSC) is equal to the amount in the customer selected
		currency A(CSC) plus or minus the payment range. The
		payment range thus defines the amount of conversion error
		permitted in the transaction.

the amount of first currency relating to	B col. 9	Alternatively, the server 100 could approve the transaction if
the price of the deliverable.	lines 11-	the amount in the merchant accepted currency A(MAC) is
	39	less than the price in the merchant accepted currency
		P(MAC). In this instance, the server 100 may absorb
		differentials (as where the cost associated with disapproving
		the transaction and reprocessing it exceeds the differential).
		Acceptable differentials may be dependent upon the
		creditworthiness of the customer user 203 or the merchant
		user 303, the acceptable deficit balance that the customer
		user 203 or the merchant user 303 are allowed to incur, or
		other market conditions such as, for example, fluctuations in
		exchange rates. These acceptable differentials are referred to
		with respect to each party of the transaction as a "risk range".
		Also, in the case where the amount in the merchant accepted
	i	currency A(MAC) is less than the price in the merchant
		accepted currency P(MAC) but within a predetermined
		range, the server 100 could record the differentials as they
	:	occur and collect them from the customer user 203 at a later
		time. This range is contemplated as being a small range and
]	is referred to herein as the "payment range". The payment
		range may be predetermined by the customer user 203 or
		preferably, by the server 100. For the purpose of this
		application, the amount in the customer selected currency
		A(CSC) is equal to the amount in the customer selected
		currency A(CSC) plus or minus the payment range. The
		payment range thus defines the amount of conversion error
		permitted in the transaction.
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2. (previously presented) The method		
of claim 1 additionally comprising the		
step of transmitting via a transmission		
medium and		

a communications network, the calculated price to a participant network access device associated with a participant in the transaction.	B col. 8 lines 12- 38	The first and second sets of data transmitted to the server 100 need not come directly from the merchant computer 300 and the customer computer 200. This information may be transmitted via alternative routes. For example, we prefer
		that customer computer 200 transmit the second set of data to the merchant computer 300. Upon receipt of the second set
		of data, the merchant computer 300 transmits at least the
		amount in the customer selected currency A(CSC) and the
		first set of data including price in the merchant accepted
		currency P(MAC) to the server 100 for approval of the
		transaction. In this case the second set of data may be
		protected to prevent the merchant from altering it.
		Upon receiving the amount in the customer selected currency
		A(CSC) and the agreed price in the merchant accepted
		currency P(MAC), the server 100 approves the transaction.
		The approval process performed by server 100 is based upon
		the relative value of the customer selected currency in terms
		of the merchant accepted currency. This relative value may
		be established by the operator of server 100, a third party, or
		in other aspects of the present invention, the customer user
		203 or the merchant user 303. This preferably includes a rate
		of exchange at which the customer selected currency can be
		converted into the merchant accepted currency.
		Alternatively, or in addition, this information may include a rate at which the merchant accepted currency can be
		converted into the customer selected currency.
		converted into the customer selected currency.
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3. (previously presented) The method of claim 2 additionally comprising the step of transmitting to the network access device associated with the participant in the transaction via the transmission medium, a detail of the price, wherein the detail comprises the cost of credit,

B col. 8 lines 12-38

The first and second sets of data transmitted to the server 100 need not come directly from the merchant computer 300 and the customer computer 200. This information may be transmitted via alternative routes. For example, we prefer that customer computer 200 transmit the second set of data to the merchant computer 300. Upon receipt of the second set of data, the merchant computer 300 transmits at least the amount in the customer selected currency A(CSC) and the first set of data including price in the merchant accepted currency P(MAC) to the server 100 for approval of the transaction. In this case the second set of data may be protected to prevent the merchant from altering it.

Upon receiving the amount in the customer selected currency A(CSC) and the agreed price in the merchant accepted currency P(MAC), the server 100 approves the transaction. The approval process performed by server 100 is based upon the relative value of the customer selected currency in terms of the merchant accepted currency. This relative value may be established by the operator of server 100, a third party, or in other aspects of the present invention, the customer user 203 or the merchant user 303. This preferably includes a rate of exchange at which the customer selected currency can be converted into the merchant accepted currency.

Alternatively, or in addition, this information may include a rate at which the merchant accepted currency can be converted into the customer selected currency can be

the cost for exchange of currency and	B col. 8	The first and second sets of data transmitted to the server 100
the amount of first currency relating to	lines 12-	need not come directly from the merchant computer 300 and
the price of the deliverable.	38	the customer computer 200. This information may be
		transmitted via alternative routes. For example, we prefer
		that customer computer 200 transmit the second set of data to
		the merchant computer 300. Upon receipt of the second set
		of data, the merchant computer 300 transmits at least the
		amount in the customer selected currency A(CSC) and the
		first set of data including price in the merchant accepted
		currency P(MAC) to the server 100 for approval of the
		transaction. In this case the second set of data may be
		protected to prevent the merchant from altering it.
		·
		Upon receiving the amount in the customer selected currency
		A(CSC) and the agreed price in the merchant accepted
		currency P(MAC), the server 100 approves the transaction.
		The approval process performed by server 100 is based upon
		the relative value of the customer selected currency in terms
		of the merchant accepted currency. This relative value may
		be established by the operator of server 100, a third party, or
		in other aspects of the present invention, the customer user
		203 or the merchant user 303. This preferably includes a rate
		of exchange at which the customer selected currency can be
		converted into the merchant accepted currency.
		Alternatively, or in addition, this information may include a
		rate at which the merchant accepted currency can be
		converted into the customer selected currency.

4. (previously presented) The method	B col. 8	In addition, as the server 100 has the opportunity to
of claim 1 additionally comprising the	lines 54-	aggregate transactions prior to committing to actually
step of discounting with the processor,	58	exchange currency with an external agency, it may obtain
the cost of exchange of currency		preferential exchange rates by converting money in relatively
according to a volume discount term		large units.
relating to an aggregate notional		
volume associated with a participant in		
the transaction.		
5. (original) The method of claim 4	B col. 8	Frequency and timing of updates are based on business rules
wherein the aggregate notional volume	lines 65-	agreed between the operator of the server 100 and the
is calculated on a periodic basis.	67	currency broker or brokers. This manages the risk of a
-		significant change between the current exchange rate and the
		exchange rate used when the transaction is actually settled.
6 (manipusky massautod) The method	B col. 8	In addition, as the server 100 has the opportunity to
6. (previously presented) The method	lines 54-	
of claim 1 additionally comprising the		aggregate transactions prior to committing to actually
step of discounting with the processor,	58	exchange currency with an external agency, it may obtain
the cost of exchange of currency		preferential exchange rates by converting money in relatively
according to a volume discount term		large units.
relating to an aggregate number of		
transactions associated with a		
participant in the transaction.		
7. (previously presented) The method	B col. 8	In addition, as the server 100 has the opportunity to
of claim 1 additionally comprising the	lines 54-	aggregate transactions prior to committing to actually
step of discounting with the processor,	58 and	exchange currency with an external agency, it may obtain
the cost of exchange of currency	col. 9 line	preferential exchange rates by converting money in relatively
according to a discount term relating	53	large units.
to a payment history associated with a	through	
participant in the transaction.	col. 10	
	line 8	

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8. (previously presented) The method of claim 1 wherein the amount of first currency received relating to the price of the deliverable is determined according to data comprising the identity of a participant in the transaction.	B col. 5 lines 23-36	The set of customer data may include a customer identification string which identifies the customer user 203. The portion of the second set of data includes the set of merchant data and the second use parameters. The set of merchant data may include a merchant identification string which identifies the merchant user 303. The server 100 verifies the customer user 203 and the merchant user 303 based upon at least portions of the set of customer data and the set of merchant data and determines that the first and second sessions can be used. In this manner, confidential details of the payment between the customer user 203 and the merchant user 303 are assured of being communicated securely.
9. (previously presented) The method of claim 1 wherein the cost for exchange of currency is determined according to one or more transaction factors comprising at least one of the identity of a participant in the transaction, the deliverable, a projected volume of currency to be transacted, and a projected volume of the deliverable to be transacted.	B col. 5 lines 23-36	May need to further limit this The set of customer data may include a customer identification string which identifies the customer user 203. The portion of the second set of data includes the set of merchant data and the second use parameters. The set of merchant data may include a merchant identification string which identifies the merchant user 303. The server 100 verifies the customer user 203 and the merchant user 303 based upon at least portions of the set of customer data and the set of merchant data and determines that the first and second sessions can be used. In this manner, confidential details of the payment between the customer user 203 and the merchant user 303 are assured of being communicated securely.

10. (previously presented) The method of claim 1 wherein the amount of first currency relating to the price of the deliverable is determined according to data comprising a transaction facilitator.	B col. 8 lines 24- 39	Define transaction facilitator. Upon receiving the amount in the customer selected currency A(CSC) and the agreed price in the merchant accepted currency P(MAC), the server 100 approves the transaction. The approval process performed by server 100 is based upon the relative value of the customer selected currency in terms of the merchant accepted currency. This relative value may be established by the operator of server 100, a third party, or in other aspects of the present invention, the customer user 203 or the merchant user 303. This preferably includes a rate of exchange at which the customer selected currency can be converted into the merchant accepted currency. Alternatively, or in addition, this information may include a rate at which the merchant accepted currency can be converted into the customer selected currency can be converted into the customer selected currency.
11. (previously presented) The method of claim 1 additionally comprising the step of processing with the processor, payment for the deliverable in the amount relating to the aggregate price of the deliverable.	B col. 8 lines 24- 39	Upon receiving the amount in the customer selected currency A(CSC) and the agreed price in the merchant accepted currency P(MAC), the server 100 approves the transaction. The approval process performed by server 100 is based upon the relative value of the customer selected currency in terms of the merchant accepted currency. This relative value may be established by the operator of server 100, a third party, or in other aspects of the present invention, the customer user 203 or the merchant user 303. This preferably includes a rate of exchange at which the customer selected currency can be converted into the merchant accepted currency. Alternatively, or in addition, this information may include a rate at which the merchant accepted currency can be converted into the customer selected currency can be converted into the customer selected currency.

12. (previously presented) The method of claim 11 additionally comprising the step of receiving via a transmission medium and communications network, notification of shipment of the deliverable prior to processing with the processor, payment for the deliverable.	B col. Col. 4 line 5-7	The mechanism of delivery of the product is not a part of this patent. Product delivery could be coincident with payment, before payment, or after payment.
13. (previously presented) The method of claim 1 wherein the step of calculating a cost for exchange of the fist currency includes the steps of:		

determining with the processor, an exchange price and a tolerance parameter for the first currency, as the first currency relates to a base currency;

B col. 8 line 59 through col. 9 line 24 The frequency that the current exchange rate data is updated depends upon the level of risk that the approving entity may be willing to accept and the availability of updates from currency brokerage services. It is preferred that when the server 100 is the approving entity, it receives updates to the exchange rate data on-line from one or more currency brokers. Frequency and timing of updates are based on business rules agreed between the operator of the server 100 and the currency broker or brokers. This manages the risk of a significant change between the current exchange rate and the exchange rate used when the transaction is actually settled.

Approval of the transaction by the server 100 is preferably based upon predetermined criteria. These criteria may be established by any of the parties to the transaction or a third party. For example, we prefer that the server 100 approve the transaction if the amount in the merchant accepted currency A(MAC) equals or exceeds the price in the merchant accepted currency P(MAC).

Alternatively, the server 100 could approve the transaction if the amount in the merchant accepted currency A(MAC) is less than the price in the merchant accepted currency P(MAC). In this instance, the server 100 may absorb differentials (as where the cost associated with disapproving the transaction and reprocessing it exceeds the differential). Acceptable differentials may be dependent upon the creditworthiness of the customer user 203 or the merchant user 303, the acceptable deficit balance that the customer user 203 or the merchant user 303 are allowed to incur, or other market conditions such as, for example, fluctuations in exchange rates. These acceptable differentials are referred to with respect to each party of the transaction as a "risk range".

receiving into the computer storage, a	B col. 8	see above
spot price relating to a market price for	line 59	·
exchange of the first currency;	through	
	col. 9 line	
	24	
comparing the spot price with the	see above	see above
tolerance parameter via the processor;		
and		
modifying with the processor, the	see above	see above
exchange price if the spot price		
exceeds the tolerance parameter.		
14. (previously presented) The		
method of claim 1 wherein the step of		
calculating a cost for exchange of the		
fist currency includes the steps of:		
entering into the computer storage, an	B col. 8	see above
exchange price to be utilized in	line 59	
calculating the cost of exchange of the	through	
first currency, wherein the exchange	col. 9 line	
price relates to the first currency and a	24	
base currency;		

predetermined time period for which the exchange price will remain valid; the exchange price will remain valid; col. 5 line 8 transactions that the customer user 203 may conduct. The session amount is the maximum amount of electronic funds that the customer user 203 may spend during the customer's session. Also, we prefer that the session of merchant user 303 is limited by a maximum amount of time that the merchant's session may last and a maximum number of transactions that the customer user 203 may spend during the customer's session. Also, we prefer that the session of merchant user 303 is limited by a maximum amount of time that the merchant's session may last and a maximum number of transactions that the merchant user 303 may conduct. determining with the processor, if the transaction will take place during the predetermined time period; and 67 B col. 8 lines 59- 67 entering into the computer storage, an updated exchange price if the transaction will take place during a time other than the predetermined time period. B col. 8 B col. 8 B col. 8 B col. 8 Interfequency that the current exchange rate data is updated depends upon the level of risk that the approving entity, it receives updates to the exchange price if the transaction will take place during a time other than the predetermined time period. B col. 8 The frequency that the current exchange rate data is updated depends upon the level of risk that the approving entity may be willing to accept and the availability of updates from currency brokers are data on-line from one or more currency brokers of the server 100 is the approving entity, it receives updates to the exchange rate data on-line from one or more currency brokers. Frequency and timing of updates are based on business rules agreed between the operator of the server 100 and the currency broker or brokers.	entering into the computer storage, a	B col. 4	We prefer that the parameters relating to the session of
col. 5 line 8 col. 5 line 8 col. 5 line 8 costomer's session may last, and a maximum number of transactions that the customer user 203 may conduct. The session amount is the maximum amount of electronic funds that the customer user 203 may spend during the customer's session. Also, we prefer that the session of merchant user 303 is limited by a maximum amount of time that the merchant's session may last and a maximum number of transactions that the merchant user 303 may conduct. The frequency that the current exchange rate data is updated depends upon the level of risk that the approving entity may be willing to accept and the availability of updates from currency brokerage services. It is preferred that when the server 100 is the approving entity, it receives updates to the exchange rate data on-line from one or more currency brokers. Frequency and timing of updates are based on business rules agreed between the operator of the server 100 and the currency brokerage services. It is preferred that when the server 100 is the approving entity may be willing to accept and the availability of updates from currency brokerage services. It is preferred that when the server 100 is the approving entity, it receives updates to the exchange rate data on-line from one or more currency brokerage services. It is preferred that when the server 100 is the approving entity, it receives updates to the exchange rate data on-line from one or more currency brokers. Frequency and timing of updates are based on business rules agreed between the operator of the server 100 business rules agreed between the operator of the server 100 business rules agreed between the operator of the server 100	predetermined time period for which	line 66	customer user 203 limit an amount of electronic funds (the
transactions that the customer user 203 may conduct. The session amount is the maximum amount of electronic funds that the customer user 203 may spend during the customer's session. Also, we prefer that the session of merchant user 303 is limited by a maximum amount of time that the merchant's session may last and a maximum number of transactions that the merchant user 303 may conduct. The frequency that the current exchange rate data is updated depends upon the level of risk that the approving entity may be willing to accept and the availability of updates from currency brokerage services. It is preferred that when the server 100 is the approving entity, it receives updates to the exchange rate data on-line from one or more currency brokers. Frequency and timing of updates are based on business rules agreed between the operator of the server 100 and the currency brokerage services. It is preferred that when the server 100 and the currency brokers. Frequency that the current exchange rate data is updated depends upon the level of risk that the approving entity may be willing to accept and the availability of updates from currency brokerage services. It is preferred that when the server 100 is the approving entity, it receives updates to the exchange rate data on-line from one or more currency brokers. Frequency and timing of updates are based on business rules agreed between the operator of the server 100 is the approving entity, it receives updates to the exchange rate data on-line from one or more currency brokers. Frequency and timing of updates are based on business rules agreed between the operator of the server 100	the exchange price will remain valid;	through	"session amount"), a maximum amount of time that the
session amount is the maximum amount of electronic funds that the customer user 203 may spend during the customer's session. Also, we prefer that the session of merchant user 303 is limited by a maximum amount of time that the merchant's session may last and a maximum number of transactions that the merchant user 303 may conduct. Description of the computer storage, an updated exchange price if the transaction will take place during a time other than the predetermined time period. Description of the computer storage, an updated exchange price if the transaction will take place during a time other than the predetermined time period. Description of the computer storage, an updated exchange price if the transaction will take place during a time other than the predetermined time period.		col. 5 line	customer's session may last, and a maximum number of
that the customer user 203 may spend during the customer's session. Also, we prefer that the session of merchant user 303 is limited by a maximum amount of time that the merchant's session may last and a maximum number of transactions that the merchant user 303 may conduct. Description of the current exchange rate data is updated depends upon the level of risk that the approving entity may be willing to accept and the availability of updates from currency brokerage services. It is preferred that when the server 100 is the approving entity, it receives updates to the exchange rate data on-line from one or more currency brokers. Frequency and timing of updates are based on business rules agreed between the operator of the server 100 and the currency brokers. Description of the customer user 203 may spend during the customer's session. Also, we prefer that the session of merchant user 303 is limited by a maximum amount of time that the merchant's session may last and a maximum number of transactions that the merchant user 303 is limited by a maximum amount of time that the merchant user 303 is limited by a maximum amount of time that the merchant user 303 is limited by a maximum amount of time that the merchant user 303 is limited by a maximum amount of time that the merchant user 303 may conduct. Description of the server that the current exchange rate data is updated at on-line from one or more currency be willing to accept and the availability of updates from currency brokerage services. It is preferred that when the server 100 is the approving entity, it receives updates to the exchange rate data on-line from one or more currency brokers. Frequency and timing of updates are based on business rules agreed between the operator of the server 100 business rules agreed between the operator of the server 100 business sules agreed between the operator of the server 100 business rules agreed between the operator of the server 100 busines rules agreed between the operator of the server 100 busines rules agreed		8	transactions that the customer user 203 may conduct. The
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determining with the processor, if the transaction will take place during the predetermined time period; and B col. 8 Ines 59- 67 The frequency that the current exchange rate data is updated depends upon the level of risk that the approving entity may be willing to accept and the availability of updates from currency brokerage services. It is preferred that when the server 100 is the approving entity, it receives updates to the exchange rate data on-line from one or more currency brokers. Frequency and timing of updates are based on business rules agreed between the operator of the server 100 and the currency brokers. The frequency that the current exchange rate data is updated depends upon the level of risk that the approving entity may be willing to accept and the availability of updates are based on business rules agreed between the operator of the server 100 and the currency brokers. The frequency that the current exchange rate data is updated depends upon the level of risk that the approving entity may be willing to accept and the availability of updates from currency brokerage services. It is preferred that when the server 100 is the approving entity, it receives updates to the exchange rate data on-line from one or more currency brokers. Frequency and timing of updates are based on business rules agreed between the operator of the server 100 business rules agreed between the operator of the server 100			that the customer user 203 may spend during the customer's
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business rules agreed between the operator of the server 100 and the currency broker or brokers. B col. 8 In the frequency that the current exchange rate data is updated depends upon the level of risk that the approving entity may be willing to accept and the availability of updates from currency brokerage services. It is preferred that when the server 100 is the approving entity, it receives updates to the exchange rate data on-line from one or more currency brokers. Frequency and timing of updates are based on business rules agreed between the operator of the server 100			exchange rate data on-line from one or more currency
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exchange rate data on-line from one or more currency brokers. Frequency and timing of updates are based on business rules agreed between the operator of the server 100	time other than the predetermined time		currency brokerage services. It is preferred that when the
brokers. Frequency and timing of updates are based on business rules agreed between the operator of the server 100	period.		server 100 is the approving entity, it receives updates to the
business rules agreed between the operator of the server 100			exchange rate data on-line from one or more currency
			brokers. Frequency and timing of updates are based on
and the currency broker or brokers.			business rules agreed between the operator of the server 100
			and the currency broker or brokers.

36. (previously presented) The computerized apparatus system of claim 61 wherein the software is additionally operative to transmit the calculated price to a participant network access device.

B col. 8 lines 12-38 The first and second sets of data transmitted to the server 100 need not come directly from the merchant computer 300 and the customer computer 200. This information may be transmitted via alternative routes. For example, we prefer that customer computer 200 transmit the second set of data to the merchant computer 300. Upon receipt of the second set of data, the merchant computer 300 transmits at least the amount in the customer selected currency A(CSC) and the first set of data including price in the merchant accepted currency P(MAC) to the server 100 for approval of the transaction. In this case the second set of data may be protected to prevent the merchant from altering it.

Upon receiving the amount in the customer selected currency A(CSC) and the agreed price in the merchant accepted currency P(MAC), the server 100 approves the transaction. The approval process performed by server 100 is based upon the relative value of the customer selected currency in terms of the merchant accepted currency. This relative value may be established by the operator of server 100, a third party, or in other aspects of the present invention, the customer user 203 or the merchant user 303. This preferably includes a rate of exchange at which the customer selected currency can be converted into the merchant accepted currency.

Alternatively, or in addition, this information may include a rate at which the merchant accepted currency can be converted into the customer selected currency can be

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37. (previously presented) The computerized apparatus system of claim 61 wherein the software is additionally operative to transmit a detail of the aggregate price wherein the detail comprises the cost of credit, the cost for exchange of currency and the amount of foreign currency transacted. 38. (previously presented) The computerized apparatus system of claim 61 wherein the software is additionally operative to discount the cost of exchange of currency according to a volume discount term relating to an aggregate notional volume associated with a participant in the transaction.	B col. 8 lines 54- 58	In addition, as the server 100 has the opportunity to aggregate transactions prior to committing to actually exchange currency with an external agency, it may obtain preferential exchange rates by converting money in relatively large units.
39. (previously presented) The computerized apparatus system of claim 61 wherein the cost for exchange of currency is determined according to one or more transaction factors comprising at least one of the identity of a participant in the transaction, the deliverable, a projected volume of currency to be transacted, and a projected volume of the deliverable to be transacted.	B col. 5 lines 23- 36	The set of customer data may include a customer identification string which identifies the customer user 203. The portion of the second set of data includes the set of merchant data and the second use parameters. The set of merchant data may include a merchant identification string which identifies the merchant user 303. The server 100 verifies the customer user 203 and the merchant user 303 based upon at least portions of the set of customer data and the set of merchant data and determines that the first and second sessions can be used. In this manner, confidential details of the payment between the customer user 203 and the merchant user 303 are assured of being communicated securely.

40. (previously presented) The computerized apparatus system of claim 61 wherein the amount of foreign currency transacted is determined according to data comprising a transaction facilitator.	B col. 8 lines 24- 39	Upon receiving the amount in the customer selected currency A(CSC) and the agreed price in the merchant accepted currency P(MAC), the server 100 approves the transaction. The approval process performed by server 100 is based upon the relative value of the customer selected currency in terms of the merchant accepted currency. This relative value may be established by the operator of server 100, a third party, or in other aspects of the present invention, the customer user 203 or the merchant user 303. This preferably includes a rate of exchange at which the customer selected currency can be converted into the merchant accepted currency. Alternatively, or in addition, this information may include a rate at which the merchant accepted currency can be converted into the customer selected currency can be
41. (previously presented) Computer executable program code residing on a computer-readable medium, the program code comprising instructions for causing the computer to:		es 55-64 program code is inherent in a system having a and the steps as presently claimed.
receive digital data descriptive of an amount of a first currency relating to a price of a deliverable involved in a transaction;	B col. 7 lines 25- 34	In this embodiment, the customer user 203 and the merchant user 303 have established and agreed upon a product to be purchased at a price the merchant user 303 will accept. This product and price are referred to herein as the "agreed product" and the "agreed price", respectively. Having agreed upon the product and the price, the merchant computer 300 transmits a first set of data to the server 100. This first set of data includes the agreed price that the merchant user 303 is willing to receive for his product.

determine a cost for credit to be	B col. 9	"one or more transaction factors" may need to be narrowed
extended to a buyer, wherein the credit	lines 11-	Alternatively, the server 100 could approve the transaction if
is extended based upon one or more	39	the amount in the merchant accepted currency A(MAC) is
transaction factors;		less than the price in the merchant accepted currency
		P(MAC). In this instance, the server 100 may absorb
		differentials (as where the cost associated with disapproving
		the transaction and reprocessing it exceeds the differential).
		Acceptable differentials may be dependent upon the
		creditworthiness of the customer user 203 or the merchant
		user 303, the acceptable deficit balance that the customer
		user 203 or the merchant user 303 are allowed to incur, or
		other market conditions such as, for example, fluctuations in
		exchange rates. These acceptable differentials are referred to
		with respect to each party of the transaction as a "risk range".
		Also, in the case where the amount in the merchant accepted
		currency A(MAC) is less than the price in the merchant
		accepted currency P(MAC) but within a predetermined
		range, the server 100 could record the differentials as they
		occur and collect them from the customer user 203 at a later
		time. This range is contemplated as being a small range and
		is referred to herein as the "payment range". The payment
,		range may be predetermined by the customer user 203 or
-	÷	preferably, by the server 100. For the purpose of this
·		application, the amount in the customer selected currency
		A(CSC) is equal to the amount in the customer selected
		currency A(CSC) plus or minus the payment range. The
		payment range thus defines the amount of conversion error
		permitted in the transaction.

calculate a cost for exchange of the	B col. 8	The current exchange rate data is preferably maintained by
first currency to a second currency,	lines 49-	the entity charged with approving the transaction. Thus, in
wherein the cost of exchange is based	58	this embodiment, the server 100 may obtain it from a
upon one or more transaction factors,		currency broker or bank. In a further aspect of this
and is effective for a predetermined		embodiment, the approving entity may decide to buy and sell
period of time; and		currencies and establish its own exchange rates. In addition,
		as the server 100 has the opportunity to aggregate
		transactions prior to committing to actually exchange
		currency with an external agency, it may obtain preferential
		exchange rates by converting money in relatively large units.

calculate an aggregate price for the	B col. 9	Alternatively, the server 100 could approve the transaction if
deliverable, wherein the aggregate	lines 11-	the amount in the merchant accepted currency A(MAC) is
price comprises an aggregate of the	39	less than the price in the merchant accepted currency
cost of credit, the cost for exchange of		P(MAC). In this instance, the server 100 may absorb
currency and the amount of first		differentials (as where the cost associated with disapproving
currency relating to the price of the		the transaction and reprocessing it exceeds the differential).
deliverable.		Acceptable differentials may be dependent upon the
		creditworthiness of the customer user 203 or the merchant
		user 303, the acceptable deficit balance that the customer
		user 203 or the merchant user 303 are allowed to incur, or
		other market conditions such as, for example, fluctuations in
		exchange rates. These acceptable differentials are referred to
		with respect to each party of the transaction as a "risk range".
		Also, in the case where the amount in the merchant accepted
		currency A(MAC) is less than the price in the merchant
		accepted currency P(MAC) but within a predetermined
		range, the server 100 could record the differentials as they
		occur and collect them from the customer user 203 at a later
		time. This range is contemplated as being a small range and
		is referred to herein as the "payment range". The payment
:		range may be predetermined by the customer user 203 or
		preferably, by the server 100. For the purpose of this
		application, the amount in the customer selected currency
		A(CSC) is equal to the amount in the customer selected
		currency A(CSC) plus or minus the payment range. The
	:	payment range thus defines the amount of conversion error
		permitted in the transaction.

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42. (previously presented) A	
computer-implemented method of	
interacting with a network access	
device so as to provide pricing	
information relating to online	
transactions, the method comprising	
the steps of:	

causing with a processor operative with executable software, details of an online transaction involving a calculated price and detail of the calculated price to be transmitted via a transmission medium and a communications network, to a participant network access device;

B col. 8 lines 12-38 The first and second sets of data transmitted to the server 100 need not come directly from the merchant computer 300 and the customer computer 200. This information may be transmitted via alternative routes. For example, we prefer that customer computer 200 transmit the second set of data to the merchant computer 300. Upon receipt of the second set of data, the merchant computer 300 transmits at least the amount in the customer selected currency A(CSC) and the first set of data including price in the merchant accepted currency P(MAC) to the server 100 for approval of the transaction. In this case the second set of data may be protected to prevent the merchant from altering it.

Upon receiving the amount in the customer selected currency A(CSC) and the agreed price in the merchant accepted currency P(MAC), the server 100 approves the transaction. The approval process performed by server 100 is based upon the relative value of the customer selected currency in terms of the merchant accepted currency. This relative value may be established by the operator of server 100, a third party, or in other aspects of the present invention, the customer user 203 or the merchant user 303. This preferably includes a rate of exchange at which the customer selected currency can be converted into the merchant accepted currency.

Alternatively, or in addition, this information may include a rate at which the merchant accepted currency can be converted into the customer selected currency can be

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receiving into a computer storage, an	B col. 8	The first and second sets of data transmitted to the server 100
amount of currency relating to a price	lines 12-	need not come directly from the merchant computer 300 and
of a deliverable involved in the	38	the customer computer 200. This information may be
transaction; and		transmitted via alternative routes. For example, we prefer
		that customer computer 200 transmit the second set of data to
		the merchant computer 300. Upon receipt of the second set
		of data, the merchant computer 300 transmits at least the
		amount in the customer selected currency A(CSC) and the
		first set of data including price in the merchant accepted
		currency P(MAC) to the server 100 for approval of the
		transaction. In this case the second set of data may be
		protected to prevent the merchant from altering it.
		Upon receiving the amount in the customer selected currency
		A(CSC) and the agreed price in the merchant accepted
		currency P(MAC), the server 100 approves the transaction.
		The approval process performed by server 100 is based upon
		the relative value of the customer selected currency in terms
		of the merchant accepted currency. This relative value may
		be established by the operator of server 100, a third party, or
		in other aspects of the present invention, the customer user
		203 or the merchant user 303. This preferably includes a rate
		of exchange at which the customer selected currency can be
		converted into the merchant accepted currency.
•		Alternatively, or in addition, this information may include a
		rate at which the merchant accepted currency can be
		converted into the customer selected currency.
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displaying on the network access
device, the calculated price and detail
of the calculated price related to the
transaction, wherein the calculated
price comprises an aggregate of a cost
of credit extended in the transaction, a
cost for exchange of currency in the
transaction and

B col. 9 lines 11-39 Alternatively, the server 100 could approve the transaction if the amount in the merchant accepted currency A(MAC) is less than the price in the merchant accepted currency P(MAC). In this instance, the server 100 may absorb differentials (as where the cost associated with disapproving the transaction and reprocessing it exceeds the differential). Acceptable differentials may be dependent upon the creditworthiness of the customer user 203 or the merchant user 303, the acceptable deficit balance that the customer user 203 or the merchant user 303 are allowed to incur, or other market conditions such as, for example, fluctuations in exchange rates. These acceptable differentials are referred to with respect to each party of the transaction as a "risk range".

Also, in the case where the amount in the merchant accepted currency A(MAC) is less than the price in the merchant accepted currency P(MAC) but within a predetermined range, the server 100 could record the differentials as they occur and collect them from the customer user 203 at a later time. This range is contemplated as being a small range and is referred to herein as the "payment range". The payment range may be predetermined by the customer user 203 or preferably, by the server 100. For the purpose of this application, the amount in the customer selected currency A(CSC) is equal to the amount in the customer selected currency A(CSC) plus or minus the payment range. The payment range thus defines the amount of conversion error permitted in the transaction.

the amount of currency relating to the	B col. 9	Alternatively, the server 100 could approve the transaction if
price of the deliverable, and the detail	lines 11-	the amount in the merchant accepted currency A(MAC) is
comprises the cost of credit, the cost	39	less than the price in the merchant accepted currency
for exchange of currency and the		P(MAC). In this instance, the server 100 may absorb
amount of currency.		differentials (as where the cost associated with disapproving
		the transaction and reprocessing it exceeds the differential).
		Acceptable differentials may be dependent upon the
		creditworthiness of the customer user 203 or the merchant
		user 303, the acceptable deficit balance that the customer
		user 203 or the merchant user 303 are allowed to incur, or
		other market conditions such as, for example, fluctuations in
		exchange rates. These acceptable differentials are referred to
		with respect to each party of the transaction as a "risk range".
		Also, in the case where the amount in the merchant accepted
		currency A(MAC) is less than the price in the merchant
		accepted currency P(MAC) but within a predetermined
		range, the server 100 could record the differentials as they
		occur and collect them from the customer user 203 at a later
		time. This range is contemplated as being a small range and
		is referred to herein as the "payment range". The payment
		range may be predetermined by the customer user 203 or
		preferably, by the server 100. For the purpose of this
		application, the amount in the customer selected currency
		A(CSC) is equal to the amount in the customer selected
1		currency A(CSC) plus or minus the payment range. The
		payment range thus defines the amount of conversion error
		permitted in the transaction.

43. (previously presented) The method of claim 42 additionally comprising the step of displaying on the network access device, multiple calculated prices and detail of said calculated prices related to the online transaction.

B col. 10 lines 39The merchant account and customer account may be debit or credit accounts. We prefer that the customer account be a debit account and that the merchant account be a credit account and that each such account represent funds in the form of electronic funds. However, other types of accounts may be used as known by those skilled in the art.

In the case where a party other than the server 100 maintains a merchant account and/or a customer account, the server 100 may transmit data to the party to enable virtual settlement. For example, if the party maintained the merchant account and the customer account, the server 100 may transmit data identifying the merchant account and the price in the merchant accepted currency P(MAC) to be credited, and the customer account and the amount in the customer selected currency A(CSC) to be debited. Then, the party would debit the customer account and credit the merchant account accordingly.

In this process, upon approval of the transaction, the customer account is debited by the amount in the customer selected currency A(CSC). The merchant account is credited with the agreed price in the merchant accepted currency P(MAC). This amount and price were known by and agreed to by the customer user 203 and the merchant user 303. Thus, there is no uncertainty as to the amount or currency to be paid by customer user 203 or the price or currency to be received by merchant user 303.

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44. (previously presented) A computer data signal embodied in a digital data stream comprising data including e-commerce details, wherein the computer data signal is readable with computer executable program code residing on a computer-readable	B col. 5 lines 55- 64	To form the relationship, we prefer that the customer user 203 provide information using customer computer 200 to the server 100. Such information may include the name of customer user 203 and the currency in which he intends to purchase products. In the case of the merchant user 303, this information may include the name of the merchant user 303 and the currency in which he intends to ultimately receive for
medium, and generated by a method		providing products. Other information can be provided as
comprising the steps of:		deemed necessary by the server 100.
receiving into a computer storage, an	B col. 7	In this embodiment, the customer user 203 and the merchant
amount of a first currency relating to a	lines 25-	user 303 have established and agreed upon a product to be
price of a deliverable involved in a	34	purchased at a price the merchant user 303 will accept. This
transaction;		product and price are referred to herein as the "agreed
		product" and the "agreed price", respectively.
		Having agreed upon the product and the price, the merchant computer 300 transmits a first set of data to the server 100. This first set of data includes the agreed price that the merchant user 303 is willing to receive for his product.

determining with a processor operative	B col. 9	Alternatively, the server 100 could approve the transaction if
with executable software, a cost for	lines 11-	the amount in the merchant accepted currency A(MAC) is
credit to be extended to a buyer,	39	less than the price in the merchant accepted currency
wherein the credit is extended based		P(MAC). In this instance, the server 100 may absorb
upon one or more transaction factors;		differentials (as where the cost associated with disapproving
		the transaction and reprocessing it exceeds the differential).
		Acceptable differentials may be dependent upon the
		creditworthiness of the customer user 203 or the merchant
		user 303, the acceptable deficit balance that the customer
		user 203 or the merchant user 303 are allowed to incur, or
		other market conditions such as, for example, fluctuations in
		exchange rates. These acceptable differentials are referred to
		with respect to each party of the transaction as a "risk range".
·		Also, in the case where the amount in the merchant accepted
		currency A(MAC) is less than the price in the merchant
	• •	accepted currency P(MAC) but within a predetermined
	:	range, the server 100 could record the differentials as they
	- 1 -	occur and collect them from the customer user 203 at a later
		time. This range is contemplated as being a small range and
		is referred to herein as the "payment range". The payment
		range may be predetermined by the customer user 203 or
		preferably, by the server 100. For the purpose of this
		application, the amount in the customer selected currency
		A(CSC) is equal to the amount in the customer selected
		currency A(CSC) plus or minus the payment range. The
		payment range thus defines the amount of conversion error
		permitted in the transaction.

calculating with the processor, a cost	B col. 8	The current exchange rate data is preferably maintained by
for exchange of the first currency to a	lines 49-	the entity charged with approving the transaction. Thus, in
second currency, wherein the cost of	58	this embodiment, the server 100 may obtain it from a
exchange is based upon one or more		currency broker or bank. In a further aspect of this
transaction factors, and is effective for		embodiment, the approving entity may decide to buy and sell
a predetermined period of time; and		currencies and establish its own exchange rates. In addition,
		as the server 100 has the opportunity to aggregate
		transactions prior to committing to actually exchange
		currency with an external agency, it may obtain preferential
		exchange rates by converting money in relatively large units.

calculating with the processor, an	B col. 9	Alternatively, the server 100 could approve the transaction if
aggregate price for the deliverable,	lines 11-	the amount in the merchant accepted currency A(MAC) is
wherein the aggregate price comprises	39	less than the price in the merchant accepted currency
an aggregate of the cost of credit, the		P(MAC). In this instance, the server 100 may absorb
cost for exchange of currency and the		differentials (as where the cost associated with disapproving
amount of first currency relating to the		the transaction and reprocessing it exceeds the differential).
price of the deliverable.		Acceptable differentials may be dependent upon the
		creditworthiness of the customer user 203 or the merchant
		user 303, the acceptable deficit balance that the customer
		user 203 or the merchant user 303 are allowed to incur, or
		other market conditions such as, for example, fluctuations in
		exchange rates. These acceptable differentials are referred to
		with respect to each party of the transaction as a "risk range".
		Also, in the case where the amount in the merchant accepted
		currency A(MAC) is less than the price in the merchant
		accepted currency P(MAC) but within a predetermined
		range, the server 100 could record the differentials as they
		occur and collect them from the customer user 203 at a later
		time. This range is contemplated as being a small range and
		is referred to herein as the "payment range". The payment
		range may be predetermined by the customer user 203 or
		preferably, by the server 100. For the purpose of this
		application, the amount in the customer selected currency
,		A(CSC) is equal to the amount in the customer selected
	:	currency A(CSC) plus or minus the payment range. The
	!	payment range thus defines the amount of conversion error
		permitted in the transaction.
45 51. (cancelled)		

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52. (amended) A computer- implemented method of interacting with a network access device so as to provide pricing for a transaction, the method comprising the steps of:		
identifying via the network access	B col. 5	The set of customer data may include a customer
device, parties involved in a	lines 23-	identification string which identifies the customer user 203.
transaction;	36	The portion of the second set of data includes the set of
tumbution,		merchant data and the second use parameters. The set of
		merchant data may include a merchant identification string
		which identifies the merchant user 303. The server 100
		verifies the customer user 203 and the merchant user 303
		based upon at least portions of the set of customer data and
		the set of merchant data and determines that the first and
·		second sessions can be used. In this manner, confidential
		details of the payment between the customer user 203 and the
		merchant user 303 are assured of being communicated
		securely.
defining with a processor operative	B col. 7	In this embodiment, the customer user 203 and the merchant
with executable software, a deliverable	lines 25-	user 303 have established and agreed upon a product to be
with a currency amount associated	34	purchased at a price the merchant user 303 will accept. This
with a price of the deliverable; and		product and price are referred to herein as the "agreed
		product" and the "agreed price", respectively.
		Having agreed upon the product and the price, the merchant
		computer 300 transmits a first set of data to the server 100.
		This first set of data includes the agreed price that the
	·	merchant user 303 is willing to receive for his product.
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receiving into a computer storage, an	B col. 9	Alternatively, the server 100 could approve the transaction if	
aggregate price for the deliverable,	lines 11-	the amount in the merchant accepted currency A(MAC) is	
wherein the aggregate price comprises	39	less than the price in the merchant accepted currency	
an aggregate of a cost of credit		P(MAC). In this instance, the server 100 may absorb	
extended in the transaction, a cost for		differentials (as where the cost associated with disapproving	
exchange of currency in the		the transaction and reprocessing it exceeds the differential).	
transaction and the currency amount		Acceptable differentials may be dependent upon the	
associated with the price of the		creditworthiness of the customer user 203 or the merchant	
deliverable.		user 303, the acceptable deficit balance that the customer	
		user 203 or the merchant user 303 are allowed to incur, or	
		other market conditions such as, for example, fluctuations in	
		exchange rates. These acceptable differentials are referred to	
		with respect to each party of the transaction as a "risk range".	
•		Also, in the case where the amount in the merchant accepted	
		currency A(MAC) is less than the price in the merchant	
		accepted currency P(MAC) but within a predetermined	
		range, the server 100 could record the differentials as they	
		occur and collect them from the customer user 203 at a later	
		time. This range is contemplated as being a small range and	
		is referred to herein as the "payment range". The payment	
		range may be predetermined by the customer user 203 or	
		preferably, by the server 100. For the purpose of this	
		application, the amount in the customer selected currency	
		A(CSC) is equal to the amount in the customer selected	
		currency A(CSC) plus or minus the payment range. The	
		payment range thus defines the amount of conversion error	
		permitted in the transaction.	
53 59. (cancelled)	·		

60. (previously added) The method	B col. 5	The set of customer data may include a customer
of claim 1 wherein the cost for credit	lines 23-	identification string which identifies the customer user 203.
is determined according to one or	36	The portion of the second set of data includes the set of
more transaction factors comprising at		merchant data and the second use parameters. The set of
least one of the identity of a		merchant data may include a merchant identification string
participant in the transaction, the		which identifies the merchant user 303. The server 100
deliverable, a projected volume of		verifies the customer user 203 and the merchant user 303
currency to be transacted, and a		based upon at least portions of the set of customer data and
projected volume of the deliverable to		the set of merchant data and determines that the first and
be transacted.		second sessions can be used. In this manner, confidential
		details of the payment between the customer user 203 and the
		merchant user 303 are assured of being communicated
		securely.
61. (previously added) A		
computerized apparatus system to		
facilitate management of risk		
associated with conducting a		
transaction for a deliverable in		
multiple currencies, the computerized		
apparatus system comprising:		
a host computer comprising a		
processor and a storage for digital		
data; and		
executable software stored on the host		
computer storage and executable on		
demand, the software operative with		
the host computer processor to cause		
the host computer to:		
		<u> </u>

store in the host computer storage	B col. 3	Reference is now made to FIGS. 1-2 for the purpose of	
digital data identifying a purveyor of a	line 50 –	describing, in detail, the preferred embodiments of the	
deliverable;	col. 4 line	present invention. The Figures and accompanying detailed	
	32	description are not intended to limit the scope of the claims	
		appended hereto.	
		The preferred architecture of the present invention is	
		generally depicted in FIG. 1. FIG. 1 shows three entities: a	
		server 100, a customer computer 200, and a merchant	
		computer 300, connected to each other via a network 50. The	
		network 50 may be a private, public, secure, or an insecure	
		network. The preferred embodiments of the present invention	
		contemplate use of an insecure network, for example, the	
		Internet. The connections to the network 50 are identified by	
		lines 105, 205, and 305, respectively, and are well known in	
		the art.	
store in the host computer storage	B col. 8	The current exchange rate data is preferably maintained by	
digital data descriptive of a currency	lines 49-	the entity charged with approving the transaction. Thus, in	
exchange price comprising a rate of	58	this embodiment, the server 100 may obtain it from a	
exchange between a base currency and		currency broker or bank. In a further aspect of this	
a foreign currency, wherein said		embodiment, the approving entity may decide to buy and sell	
currency exchange price is effective		currencies and establish its own exchange rates. In addition,	
for an amount of currency transacted		as the server 100 has the opportunity to aggregate	
in one or more transactions comprising		transactions prior to committing to actually exchange	
a deliverable conveyed by the		currency with an external agency, it may obtain preferential	
purveyor;		exchange rates by converting money in relatively large units.	

receive into the host computer storage	B col. 7	Having agreed upon the product and the price, the merchant	
digital data descriptive of one or more	lines 30-	computer 300 transmits a first set of data to the server 100.	
executed transactions, wherein the	47	This first set of data includes the agreed price that the	
digital data descriptive of the one or		merchant user 303 is willing to receive for his product. The	
more executed transactions comprises		transmitted agreed price is in the merchant accepted	
an indication that the transaction		currency. Other information may be transmitted by the	
involved the deliverable offered by the		merchant computer 300 as needed by the server 100, for	
purveyor, and an amount of the	•	example, information identifying the merchant user 303, the	
foreign currency transacted;		product to be purchased, account information, etc.	
determine with the processor an	B col. 8	The current exchange rate data is preferably maintained by	
amount of foreign currency to be	lines 49-	the entity charged with approving the transaction. Thus, in	
exchanged according to the currency	58	this embodiment, the server 100 may obtain it from a	
exchange price wherein the amount of		currency broker or bank. In a further aspect of this	
foreign currency to be exchanged is		embodiment, the approving entity may decide to buy and sell	
based upon the amount of foreign		currencies and establish its own exchange rates. In addition,	
currency transacted;		as the server 100 has the opportunity to aggregate	
		transactions prior to committing to actually exchange	
		currency with an external agency, it may obtain preferential	
		exchange rates by converting money in relatively large units.	

calculate with the processor a cost for	B col. 9	Alternatively, the server 100 could approve the transaction if	
credit to be extended to a buyer of the	lines 11-	the amount in the merchant accepted currency A(MAC) is	
deliverable wherein the credit is	39	less than the price in the merchant accepted currency	
extended based upon one or more	. }	P(MAC). In this instance, the server 100 may absorb	
transaction factors;		differentials (as where the cost associated with disapproving	
		the transaction and reprocessing it exceeds the differential).	
		Acceptable differentials may be dependent upon the	
•		creditworthiness of the customer user 203 or the merchant	
		user 303, the acceptable deficit balance that the customer	
		user 203 or the merchant user 303 are allowed to incur, or	
		other market conditions such as, for example, fluctuations in	
	·	exchange rates. These acceptable differentials are referred to	
		with respect to each party of the transaction as a "risk range".	
		Also, in the case where the amount in the merchant accepted	
		currency A(MAC) is less than the price in the merchant	
		accepted currency P(MAC) but within a predetermined	
		range, the server 100 could record the differentials as they	
		occur and collect them from the customer user 203 at a later	
		time. This range is contemplated as being a small range and	
		is referred to herein as the "payment range". The payment	
		range may be predetermined by the customer user 203 or	
		preferably, by the server 100. For the purpose of this	
		application, the amount in the customer selected currency	
		A(CSC) is equal to the amount in the customer selected	
		currency A(CSC) plus or minus the payment range. The	
		payment range thus defines the amount of conversion error	
		permitted in the transaction.	

calculate with the processor a cost for	B col. 8	The current exchange rate data is preferably maintained by	
exchange of the foreign currency	lines 49-	the entity charged with approving the transaction. Thus, in	
transacted, wherein the cost of	this embodiment, the server 100 may obtain it from a		
exchange is based upon one or more		currency broker or bank. In a further aspect of this	
transaction factors, and is effective for	·	embodiment, the approving entity may decide to buy and sell	
a predetermined period of time; and		currencies and establish its own exchange rates. In addition,	
		as the server 100 has the opportunity to aggregate	
		transactions prior to committing to actually exchange	
		currency with an external agency, it may obtain preferential	
		exchange rates by converting money in relatively large units.	

calculate with the processor an	B col. 9	Alternatively, the server 100 could approve the transaction if	
aggregate price for the deliverable	lines 11-	the amount in the merchant accepted currency A(MAC) is	
comprising an aggregate of the cost of	39	less than the price in the merchant accepted currency	
credit, the cost for exchange of		P(MAC). In this instance, the server 100 may absorb	
currency and the amount of foreign		differentials (as where the cost associated with disapproving	
currency transacted.		the transaction and reprocessing it exceeds the differential).	
		Acceptable differentials may be dependent upon the	
		creditworthiness of the customer user 203 or the merchant	
		user 303, the acceptable deficit balance that the customer	
		user 203 or the merchant user 303 are allowed to incur, or	
		other market conditions such as, for example, fluctuations in	
		exchange rates. These acceptable differentials are referred to	
		with respect to each party of the transaction as a "risk range".	
		Also, in the case where the amount in the merchant accepted	
		currency A(MAC) is less than the price in the merchant	
		accepted currency P(MAC) but within a predetermined	
		range, the server 100 could record the differentials as they	
		occur and collect them from the customer user 203 at a later	
		time. This range is contemplated as being a small range and	
	; 	is referred to herein as the "payment range". The payment	
		range may be predetermined by the customer user 203 or	
		preferably, by the server 100. For the purpose of this	
		application, the amount in the customer selected currency	
		A(CSC) is equal to the amount in the customer selected	
		currency A(CSC) plus or minus the payment range. The	
		payment range thus defines the amount of conversion error	
		permitted in the transaction.	

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62. (previously added) The computerized system apparatus of claim 61 wherein the cost for credit is determined according to one or more transaction factors comprising at least one of the identity of a participant in the transaction, the deliverable, a projected volume of currency to be transacted, and a projected volume of the deliverable to be transacted.	B col. 5 lines 23- 36	The set of customer data may include a customer identification string which identifies the customer user 203. The portion of the second set of data includes the set of merchant data and the second use parameters. The set of merchant data may include a merchant identification string which identifies the merchant user 303. The server 100 verifies the customer user 203 and the merchant user 303 based upon at least portions of the set of customer data and the set of merchant data and determines that the first and second sessions can be used. In this manner, confidential details of the payment between the customer user 203 and the merchant user 303 are assured of being communicated securely.
63. (previously added) The computerized system apparatus of claim 61 wherein the operability of the software to calculate the cost for exchange of the foreign currency transacted includes operability of the software with the processor to cause the host computer to:		See claim 61
indicate in the host computer storage a band of currency exchange price comprising one or more of: an upper currency exchange price tolerance parameter and a lower currency exchange price tolerance parameter, wherein each exchange price tolerance parameter relates to a rate of exchange between the base currency and the foreign currency and is based upon the deliverable conveyed by the purveyor;		

receive into the host computer storage		
digital data descriptive of a market	·	
spot price; and		

modify the currency exchange price stored in the host computer storage if the market spot price is not within the band of currency price. risk of a significant change between the current exchange rate and the exchange rate used when the transaction is actually settled.

Approval of the transaction by the server 100 is preferably based upon predetermined criteria. These criteria may be established by any of the parties to the transaction or a third party. For example, we prefer that the server 100 approve the transaction if the amount in the merchant accepted currency A(MAC) equals or exceeds the price in the merchant accepted currency P(MAC).

Alternatively, the server 100 could approve the transaction if the amount in the merchant accepted currency A(MAC) is less than the price in the merchant accepted currency P(MAC). In this instance, the server 100 may absorb differentials (as where the cost associated with disapproving the transaction and reprocessing it exceeds the differential). Acceptable differentials may be dependent upon the creditworthiness of the customer user 203 or the merchant user 303, the acceptable deficit balance that the customer user 203 or the merchant user 303 are allowed to incur, or other market conditions such as, for example, fluctuations in exchange rates. These acceptable differentials are referred to with respect to each party of the transaction as a "risk range".

Also, in the case where the amount in the merchant accepted currency A(MAC) is less than the price in the merchant accepted currency P(MAC) but within a predetermined range, the server 100 could record the differentials as they occur and collect them from the customer user 203 at a later time. This range is contemplated as being a small range and is referred to herein as the "payment range". The payment range may be predetermined by the customer user 203 or preferably, by the server 100. For the purpose of this application, the amount in the customer selected currency A(CSC) is equal to the amount in the customer selected currency A(CSC) plus or minus the payment range. The 72 payment range thus defines the amount of conversion error